



Order Filed on June 14, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Robertson, Anschutz, Schneid, Crane & Partners,
PLLC**

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
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Aleisha C Jennings (049302015)

In Re:

Edward Spinola,

Debtor.

Case No.: 18-27244-MBK

Chapter: 13

Hearing Date: June 14, 2023

Judge: Michael B. Kaplan

Recommended Local Form:

☒ Followed

☐ Modified

ORDER VACATING STAY and CO-DEBTOR STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: June 14, 2023

A handwritten signature in black ink, reading "Michael B. Kaplan", is written over a horizontal line.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Edward Spinola

Case No.: 18-27244-MBK

Caption of Order: **Order Vacating Stay**

Upon the motion of PHH Mortgage Corporation as servicer for Cascade Funding Mortgage Trust HB5 ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property and Co-Debtor Stay pursuant to 11 U.S.C. §1301 (c) as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

☒ Real property more fully described as:

203 Pingree Avenue, Trenton, New Jersey 08618

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 (c) is vacated.

Secured Creditor shall serve this Order on the Debtor(s), any trustee, and any other party who entered an appearance on the motion.

In re:
Edward Spinola
Debtor

Case No. 18-27244-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 14, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2023:

Recip ID	Recipient Name and Address
db	+ Edward Spinola, 203 Pingree Avenue, Ewing, NJ 08618-2519

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Cascade Funding Mortgage Trust HB5 ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor REVERSE MORTGAGE SOLUTIONS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Cascade Funding Mortgage Trust HB5 hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor Reverse Mortgage Solutions Inc. hkaplan@rasnj.com, kimwilson@raslg.com
Kevin C. Fayette	on behalf of Debtor Edward Spinola kfayette@kevinfayette.com

District/off: 0312-3

User: admin

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Date Rcvd: Jun 14, 2023

Form ID: pdf903

Total Noticed: 1

Kevin M. Buttery

on behalf of Creditor Reverse Mortgage Solutions Inc. kbuttery@moodklaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8